

IN THE CLAIMS:

Claim listing:

1 - 57. (canceled)

58. (previously presented) A method, including steps of
maintaining a database of pending loan applications at a database server, each
of those loan applications having a status associated therewith;

permitting one or more prospective loan makers to search that database,
whereby those prospective loan makers can obtain information regarding loan applications
and loan applicants associated with those loan applications, and permitting those prospective
loan makers to modify that database to alter information associated with at least one such
loan application; and

permitting a plurality of loan applicants to search that database, whereby those
loan applicants can obtain information on loan applications likely to be accepted by at least
one of those prospective loan makers, and permitting those loan applicants to modify that
database to alter information associated with at least one such loan application;

Wherein the database server includes a device capable of accepting requests
from loan applicants and responding to those requests consistent with the status of the

requestor as a loan applicant, and includes a device capable of accepting requests from loan applicants and responding to those requests consistent with the status of the requestor as a loan applicant.

59. (currently amended) A method as in claim 58 [59], wherein the number of prospective loan makers is one.

60. (previously presented) A server configured to process loan applications, said server including:

a database of pending loan applications, each of those loan applications having a status associated therewith;

a search mechanism permitting one or more prospective loan makers to search that database, whereby those prospective loan makers can obtain information regarding loan applications and loan applicants associated with those loan applications; and permitting those prospective loan makers to modify that database to alter information associated with at least one such loan application; that permits a plurality of loan applicants to search that database; whereby those loan applicants can obtain information on loan applications likely to be accepted by at least one of those prospective loan makers; and permitting those loan

applicants to modify that database to alter information associated with at least one such loan application;

wherein the database server includes a device capable of accepting requests from loan applicants and responding to those requests consistent with the status of the requestor as a loan applicant, and includes a device capable of accepting requests from prospective loan makers and responding to those requests consistent with the status of the requestor as a prospective loan maker.

61. (currently amended) A database server as in claim 60 [61], wherein the number of prospective loan makers is one.

62. (new) A method, including steps of
querying electronically at least one prospective loan applicant for loan-related information;

assembling at least one loan application based on said querying;
maintaining in a database said at least one loan application; and
permitting a plurality of lenders to search said database, said database including aggregate information computed from said loan related information.

63. (new) A method of claim 62, wherein said loan application is password protected.

64. (new) A method as in claim 62, wherein said querying is accomplished using an Internet site as a host.

65. (new) A method as in claim 62, wherein said assembling further includes a prospective loan applicant answering a list of electronic questions.

66. (new) A method of creating a competitive loan environment, including steps of

collecting loan information electronically from prospective loan applicants;
generating aggregate data responsive to said loan information, said
aggregate data indicating some measure of loan viability;

maintaining said loan information and said aggregate data in a database;
and

soliciting bids for said loans from a set of lenders.

67. (new) A method as in claim 65, wherein said soliciting includes providing access to said loan information by said lenders at a centralized location.

68. (new) A method as in claim 65, wherein said soliciting includes the step of delivering said electronic loan information to at least one of said set of lenders.

69. (new) A method of creating a competitive loan environment, including steps of

collecting loan information electronically from prospective loan applicants;

publishing said loan information to a set of lenders, said loan information including a loan application;

soliciting bids on each loan application from said set of lenders, said bids including a set of financial terms; and

selecting the most favorable bid based on said set of financial terms.